

**SHRIMATHI DEVKUNVAR NANALAL BHATT VAISHNAV COLLEGE FOR WOMEN
(AUTONOMOUS)**

**(Affiliated to the University of Madras and Re-accredited with 'A+' Grade by NAAC)
Chromepet, Chennai — 600 044.**

B.Com. END SEMESTER EXAMINATIONS APRIL-2022

SEMESTER - III

17UCOCT3A08 - Banking Theory Law and Practice

Total Duration : 3 Hrs.

Total Marks : 60

Section A

Answer any **SIX** questions ($6 \times 5 = 30$ Marks)

1. List out the benefits of e-banking.
2. Discuss the main features of the Banking Regulation Act 1949.
3. What are the difference between a cheque and a promissory note?
4. Explain the duties and responsibilities of a paying Banker.
5. Differentiate between Lien and Hypothecation.
6. What are the various forms of crossing?
7. Explain a. RTGS b. NEFT
8. As a banker what precautions will you take while lending against jewel.

Section B

Answer any **THREE** questions ($3 \times 10 = 30$ Marks)

9. Explain the various functions of a Commercial Banks.
10. Who is Banking Ombudsman? State the objectives of its appointment.
11. How bill of exchange is classified?
12. Explain in detail the duties of a Collecting Banker.
13. Explain the factors taken into consideration by Commercial Banks while lending of investing.
